

Mr. NEY for having brought to this floor perhaps the most significant piece of legislation of this session, a piece of legislation that is going to benefit all, so many Americans, a piece of legislation that is absolutely going to open up homeownership opportunities in ways that we could not have done. He saved one of the most significant Departments of government by understanding that the FHA was in danger and that it was about to become irrelevant; and because of this legislation, it is revitalized. It can do what those who originally envisioned its possibilities intended for it to do.

Mr. BACA. Mr. Speaker, I rise in strong support of H.R. 5121, the Expanding American Homeownership Act of 2006. I am proud to be a cosponsor of a bill that restores the Federal Housing Administration (FHA) program back to California's housing markets.

The FHA program has not kept up with the needs of underserved homebuyers. According to HUD estimates, the number of working families served by FHA has declined considerably with only 3 percent of home buyers using FHA loans. I am especially concerned that this decline has had a disparate impact on the State of California. In 2000, FHA insured 109,074 mortgages in California. But last year, FHA insured only 5,137 loans. This is a decrease of 95 percent in just five years—by far the largest in the country!

Many of my constituents are being priced out of the housing market because the cost of housing is too high. In fact, the median home price in San Bernardino County is \$403,000 which is only affordable for 2 out of every 10 families. For these families FHA is not an option because the program's maximum mortgage limit is too low. As a result, FHA fell from providing 5,543 single family loans in my district in 2000 to just 199 loans last year. The FHA program has all but disappeared in my district, placing housing further out of reach for underserved communities!

If we don't pass the reforms in this bill, minority and low income families are left vulnerable in the housing market. Without FHA loans first-time and minority homebuyers with less-than perfect credit are left with fewer safe and affordable options. This creates an incentive for predatory lenders to steer them into more expensive and riskier loans.

H.R. 5121 will help reverse this trend by improving the FHA program so that FHA can offer better mortgage options to low and moderate income families and minorities. It reforms the FHA program by raising the loan limits for high cost areas from 87 percent of the conforming limit to 100 percent of that limit. This change is critical to California, where home prices and new home construction have eclipsed FHA's current limit of \$362,790.

We must pass H.R. 5121 because it will allow the FHA program to reach underserved communities. All hard-working people deserve a fair deal in the homebuying process with a real chance to create better, more economically secure futures for their families.

Mr. Speaker, I express my full support to this bill and urge my fellow colleagues to adopt its final passage.

Ms. WATERS. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. HAYES). The question is on the motion

offered by the gentleman from Ohio (Mr. NEY) that the House suspend the rules and pass the bill, H.R. 5121, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those present have voted in the affirmative.

Mr. FLAKE. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this question will be postponed.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

H.R. 5852, by the yeas and nays;

H.R. 4804, by the yeas and nays;

Motion to instruct conferees on H.R. 2830, by the yeas and nays.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

21ST CENTURY EMERGENCY COMMUNICATIONS ACT OF 2006

The SPEAKER pro tempore. The pending business is the question of suspending the rules and passing the bill, H.R. 5852.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Michigan (Mr. UPTON) that the House suspend the rules and pass the bill, H.R. 5852, on which the yeas and nays are ordered.

The vote was taken by electronic device, and there were—yeas 414, nays 2, not voting 16, as follows:

[Roll No. 397]

YEAS—414

Abercrombie	Bishop (NY)	Buyer	Inglis (SC)	Ney
Ackerman	Bishop (UT)	Calvert	Inslee	Northup
Aderholt	Blackburn	Camp (MI)	Israel	Norwood
Akin	Blumenauer	Campbell (CA)	Issa	Nunes
Alexander	Blunt	Cannon	Jackson (IL)	Oberstar
Allen	Boehlert	Cantor	Jackson-Lee	Obey
Andrews	Boehner	Capito	(TX)	Oliver
Baca	Bonilla	Capps	Jefferson	Ortiz
Bachus	Bonner	Capuano	Jenkins	Osborne
Baird	Bono	Cardin	Jindal	Otter
Baker	Boozman	Cardoza	Johnson (CT)	Oxley
Baldwin	Boren	Carnahan	Johnson (IL)	Pallone
Barrett (SC)	Boswell	Carter	Johnson, E. B.	Pascarell
Barrow	Boucher	Case	Johnson, Sam	Pastor
Bartlett (MD)	Boustany	Castle	Jones (NC)	Payne
Barton (TX)	Boyd	Chabot	Jones (OH)	Pearce
Bass	Bradley (NH)	Chandler	Kanjorski	Pelosi
Bean	Brady (PA)	Chocola	Keller	Peterson (MN)
Beauprez	Brady (TX)	Clay	Kelly	Peterson (PA)
Becerra	Brown (OH)	Cleaver	Kennedy (MN)	Petri
Berkley	Brown (SC)	Clyburn	Kennedy (RI)	Pickering
Berman	Brown, Corrine	Coble	Kildee	Pitts
Berry	Brown-Waite,	Cole (OK)	Kilpatrick (MI)	Platts
Biggert	Ginny	Conaway	Kind	Poe
Bilbray	Burgess	Conyers	King (IA)	Pombo
Bilirakis	Burton (IN)	Cooper	King (NY)	Pomeroy
Bishop (GA)	Butterfield	Costa	Kingston	Porter
			Kirk	Price (GA)
			Kline	Price (NC)
			Knollenberg	Pryce (OH)
			Kolbe	Putnam
			Kucinich	Radanovich
			Kuhl (NY)	Rahall
			LaHood	Ramstad
			Langevin	Rangel
			Lantos	Regula
			Larsen (WA)	Rehberg
			Larson (CT)	Reichert
			Latham	Renzi
			LaTourette	Reyes
			Leach	Reynolds
			Lee	Rogers (AL)
			Levin	Rogers (KY)
			Lewis (CA)	Rogers (MI)
			Lewis (GA)	Rohrabacher
			Lewis (KY)	Ros-Lehtinen
			Linder	Ross
			Lipinski	Rothman
			LoBiondo	Roybal-Allard
			Lofgren, Zoe	Royce
			Lowey	Ruppersberger
			Lucas	Rush
			Lungren, Daniel	Ryan (OH)
			E.	Ryan (WI)
			Lynch	Ryun (KS)
			Mack	Sabo
			Maloney	Salazar
			Manzullo	Sanchez, Linda
			Marchant	T.
			Markey	Sanchez, Loretta
			Marshall	Sanders
			Matheson	Saxton
			Matsui	Schakowsky
			McCarthy	Schiff
			McCaul (TX)	Schmidt
			McCollum (MN)	Schwartz (PA)
			McCotter	Schwarz (MI)
			McCrery	Scott (GA)
			McDermott	Scott (VA)
			McGovern	Sensenbrenner
			McHenry	Serrano
			McHugh	Sessions
			McIntyre	Shadegg
			McKeon	Shaw
			McMorris	Shays
			McNulty	Sherman
			Meehan	Sherwood
			Meeks (NY)	Shimkus
			Melancon	Shuster
			Mica	Simmons
			Michaud	Simpson
			Miller (FL)	Skelton
			Miller (MI)	Slaughter
			Miller (NC)	Smith (NJ)
			Miller, Gary	Smith (TX)
			Miller, George	Smith (WA)
			Mollohan	Snyder
			Moore (KS)	Sodrel
			Moore (WI)	Solis
			Moran (KS)	Souder
			Moran (VA)	Spratt
			Murphy	Stark
			Murtha	Stearns
			Musgrave	Strickland
			Myrick	Stupak
			Nadler	Sweeney
			Napolitano	Tancredo
			Neal (MA)	Tanner
			Neugebauer	Tauscher